

Case YEART-001A  
Patent Appln.  
Certificate of Mailing



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant:	Trace Eubanks	)	Examiner:	Unknown
Serial No.:	09/758,846	)	Group No.:	Unknown
Filed:	January 11, 2001	)		
For:	SYSTEM AND METHOD FOR DEFERRING PAYMENTS	)		

**FORMAL DRAWINGS**

Assistant Commissioner of Patents  
Washington, D.C. 20231

Dear Sir/Madam:

Please find herewith for filing in the above-identified application sixteen (16) sheets of (letter size 8 ½ x 11) formal drawings of Figures 1 through 12.


Please charge any fees due to our Account Number 19-4330. This letter is enclosed in duplicate.

Respectfully submitted,

Date: April 11, 2001

Customer No.: 007663

By:

  
\_\_\_\_\_  
Kit M. Stetina  
Registration No. 29,445  
STETINA BRUNDA GARRED & BRUCKER  
75 Enterprise, Suite 250  
Aliso Viejo, California 92656  
(949) 855-1246



**CERTIFICATE UNDER 37 C.F.R. § 3.73(b)**

Applicant: Trace Eubanks

Application No.: 09/758,846 Filed: 01/11/2001

For: SYSTEM AND METHOD FOR DEFERRING PAYMENTS

Year2Pay Inc., a Corporation  
(Name of Assignee) (Type of Assignee, e.g., corporation, partnership, etc.)

certifies that it is the assignee of the entire right, title and interest in the patent application identified by virtue of either:

A. ☒ An assignment from the inventor of the patent application identified above; a copy of the assignment is attached.

OR

B. ☐ A chain of title from the inventor(s), of the patent application identified above, to the current assignee as shown below:

1. From: \_\_\_\_\_ To: \_\_\_\_\_  
The document was recorded in the Patent and Trademark Office at  
Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.
2. From: \_\_\_\_\_ To: \_\_\_\_\_  
The document was recorded in the Patent and Trademark Office at  
Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.
3. From: \_\_\_\_\_ To: \_\_\_\_\_  
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Reel \_\_\_\_\_, Frame \_\_\_\_\_, or for which a copy thereof is attached.

☐ Additional documents in the chain of title are listed on a supplemental sheet.

☐ Copies of assignments or other documents in the chain of title are attached.

The undersigned has reviewed all the documents in the chain of title of the patent application identified above and, to the best of undersigned's knowledge and belief, title is in the assignee identified above.

The undersigned (whose title is supplied below) is empowered to act on behalf of the assignee.

I hereby declare that all statements made herein of my own knowledge are true, and that all statements made on information and belief are believed to be true; and further, that these statements are made with the knowledge that willful false statements, and the like so made, are punishable by fine or imprisonment, or both, under Section 1001, Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Date: x 02-07-2001  
Name: Trace Eubanks  
Registration No.: \_\_\_\_\_ (if applicable)  
Title: x Owner  
Signature: x [Signature]  
C:\WINDOWS\Desktop\Forms\PAT FORMS\cert.3.73b.wpd

Secpr  
A

## UNITED STATES PATENT AND TRADEMARK OFFICE

 COMMISSIONER FOR PATENTS  
 UNITED STATES PATENT AND TRADEMARK OFFICE  
 WASHINGTON, D.C. 20231  
 www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/758,846	01/11/2001	Eubanks	YEART-001A

CONFIRMATION NO. 9787

## FORMALITIES LETTER



\*OC000000005796912\*

 Kit M. Stetina  
 STETINA BRUNDA GARRED & BRUCKER  
 75 Enterprise, Suite 250  
 Aliso Viejo, CA 92656

Date Mailed: 02/26/2001

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted*

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 65.

The application is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given TWO MONTHS from the date of this Notice within which to correct the informalities indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
  - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. ( 5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

04/18/2001 HVUONG1 00000036 09758846

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*A copy of this notice **MUST** be returned with the reply.*

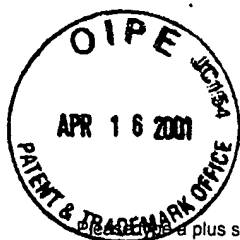


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Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE



PTO/SB/21 (6-98)

†

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Approved for use through 09/30/2000. OMB 0651-0031

Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	09/758,846	
	Filing Date	January 11, 2001	
	First Named Inventor	T. EUBANKS	
	Group Art Unit	UNKNOWN	
	Examiner Name	UNKNOWN	
Total Number of Pages in This Submission		Attorney Docket Number	YEART-001A

ENCLOSURES (check all that apply)		
<input checked="" type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Charge Any Additional Fee Required, to Deposit Account No. 19-4330 <input type="checkbox"/> Amendment/Response <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input checked="" type="checkbox"/> Response to Missing Parts/Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input checked="" type="checkbox"/> Assignment Papers (for an Application) <input checked="" type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition Routing Slip (PTO/SB/69 and Accompanying Petition) <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation, Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Small Entity Statement <input type="checkbox"/> Request for Refund	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Additional Enclosure(s) (please identify below): -Formalities Letter (copy) -Executed Declaration -Executed Power of Attorney -Certificate Under 37 C.F.R. 3.73(b) -Return postcard
REMARKS:		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual Name	Kit M. Stetina
Signature	
Date	April 11, 2001

CERTIFICATE OF MAILING			
I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on this date: April 11, 2001			
Typed or printed name	Josephine J. Weissberger		
Signature		Date	April 11, 2001

† SEND TO: Assistant Commissioner for Patents, Washington, D.C. 20231



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<b>FEE TRANSMITTAL for FY 2001</b>  Patent fees are subject to annual revision.		<b>Complete if Known</b>	
		Application Number	09/758,846
		Filing Date	JANUARY 11, 2001
		First Named Inventor	T. EUBANKS
		Examiner Name	UNKNOWN
TOTAL AMOUNT OF PAYMENT	(\$ ) 105.00	Group Art Unit	UNKNOWN
		Attorney Docket No.	YEART-001A

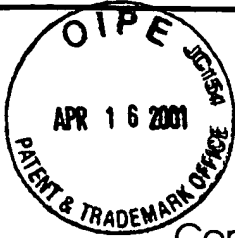
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**SUBMITTED BY:**

Name (Print/Type)	KIT M. STETINA	Registration No. (Attorney/Agent)	29,445	Telephone	(949) 855-1246
Signature				Date	APRIL 11, 2001

**WARNING:** Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

SEND TO: Assistant Commissioner for Patents, Washington, D.C. 20231



ATTORNEY DOCKET: YEART-001A  
Serial No. 09/758,846  
Filed: January 11, 2001

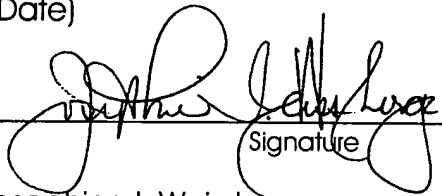
Certificate of Mailing under 37 CFR 1.8 or 37 CFR 1.10

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Box Missing Parts  
Assistant Commissioner for Patents  
Washington, D.C. 20231

- ☐ I hereby certify that this correspondence is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10, Express Mail No. \_\_\_\_\_ addressed to:

on April 11, 2001  
(Date)

  
\_\_\_\_\_  
Signature  
Josephine I. Weissberger

Typed or printed name of person signing Certificate

Note: Each paper must have its own certificate of mailing, or this certificate must identify each submitted paper.

1. Transmittal Form;
2. Fee Transmittal, in duplicate;
3. Notice to File Missing Parts of Nonprovisional Application (Formalities Letter);
4. Declaration for Utility or Design Patent Application (executed);
5. Power of Attorney or Authorization of Agent (executed);
6. Formal Drawings Transmittal, in duplicate;
7. 16 Sheets of Formal Drawings;
8. Certificate Under 37 C.F.R. §3.73(b);
9. Patents Only Cover Sheet;
10. Assignment of Application;
11. Checks for \$40 and \$65; and
12. Return postcard.